

Issue 41: INSIDER'S EDGE: Getting Hip to MHIP

Welcome back, Insiders!

This week, many readers are wondering what the future holds for individuals who currently have coverage through Maryland Health Insurance Plan (MHIP).



In the past, MHIP offered insurance coverage for individuals with pre-existing conditions. Under the ACA, insurance companies can no longer deny coverage to applicants with pre-existing conditions. As a result, some of the health plans available through MHIP are ending.

Coverage through MHIP Federal and MHIP Federal+ Plans ended on December 31, 2013. MHIP+ Plans will remain in effect until March 31, 2014.

Coverage through the MHIP Standard Plan will be effective through June 2014. The future of the MHIP Standard Plan is still being determined. Individuals whose coverage ends in June 2014 will be eligible for a special enrollment period and can use Maryland Health Connection to apply for advance premium tax credits (APTC) and cost sharing reductions (CSR) at that time.

To learn more about MHIP, visit <http://getmdhealthcare.com/>.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.